

# We're here when it counts

## Our claims paid in 2015



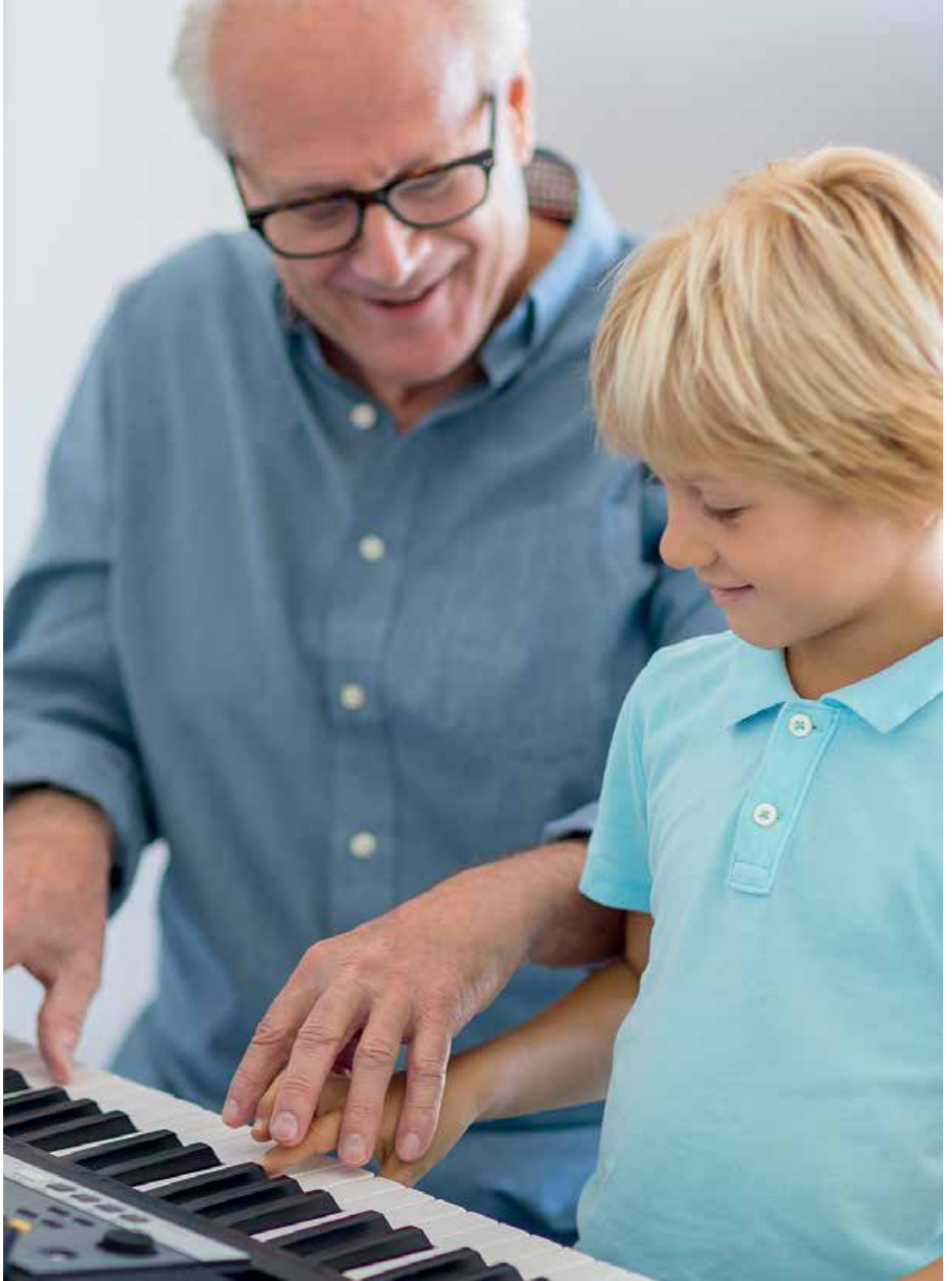
# We're here when it counts

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You probably don't spend too much time thinking about the valuable protection cover you have in place. You take out your plan and then you put it out of your mind - it's one less thing to worry about! Well, that is until you need to make a claim. It's then that you will be glad of the protection plan you have in place.

At Zurich, we understand this. And so when it comes to making a claim, we want to make it easy for you.





We understand when you make a claim you will be going through a difficult and emotional time. So we will be here to support you and make sure that all valid claims are paid quickly and easily.

You can visit our website [zurichlife.ie/claims](https://zurichlife.ie/claims) and you'll find out what you need to do. Your Financial Advisor will also be able to assist you and, if you would prefer, we can deal directly with them when dealing with your claim - this may give you one less thing to worry about during this stressful period.

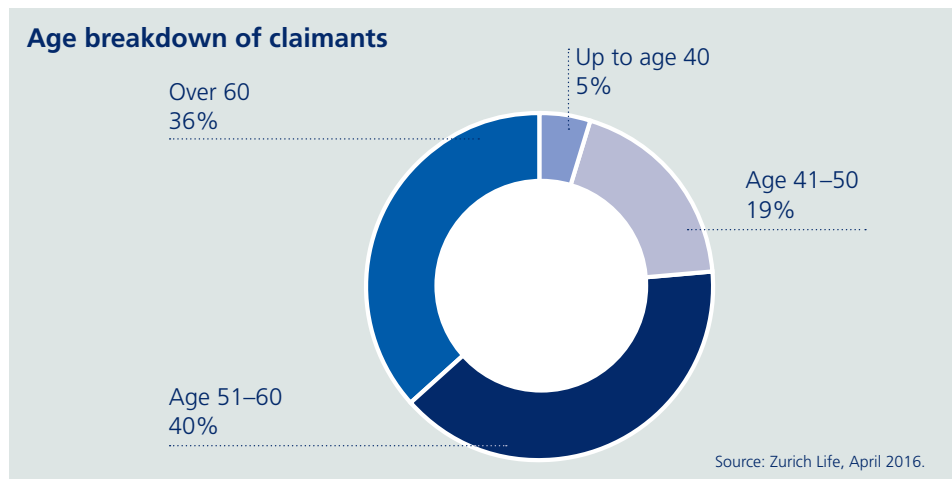
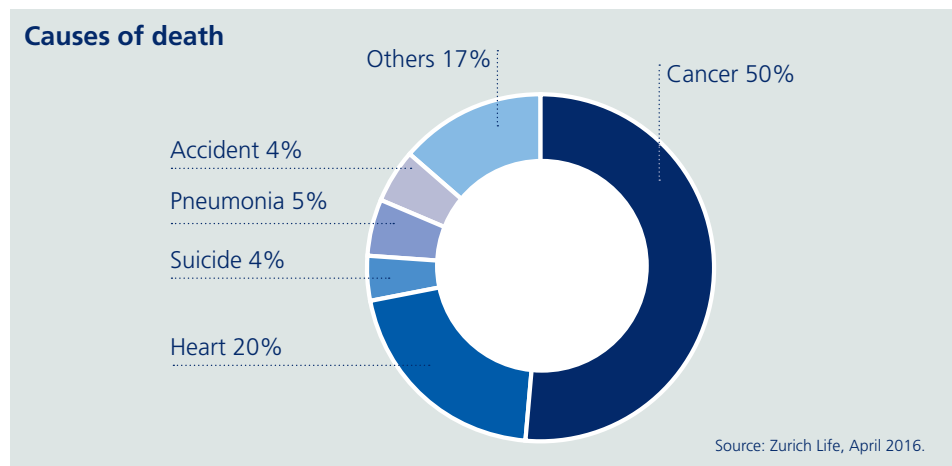
“While we hope you never have to make a claim with us, if you do, we want to make the process as easy as possible for you.”

# Life Cover Claims - 2015

Life Cover pays a lump sum to your family or other beneficiaries if you die. It is the simplest form of protection available and it is usually taken out to provide for your family or to pay off your mortgage in the event of death.

In 2015, Zurich paid €30 million in death claims with an average payout of approximately €85,000.

## 2015 Life Cover Claims



- At Zurich, 64% of claims were for people aged 60 or less.
- Cancer is the principle cause of death - it accounted for half of Zurich Life death claims in 2015.
- Cancer and heart related deaths accounted for 70% of all death claims in 2015.

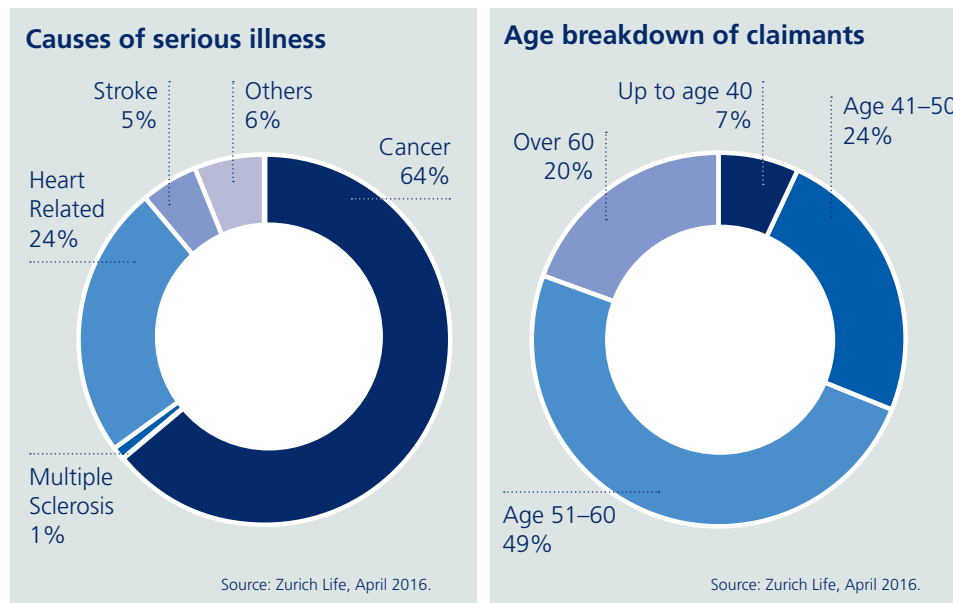
“Nobody wants to think about death, whether it is you or a loved one. Having sufficient life cover in place can ensure that, while death brings trauma and stress, your family’s financial security will be provided for.”

# Serious Illness Cover Claims - 2015

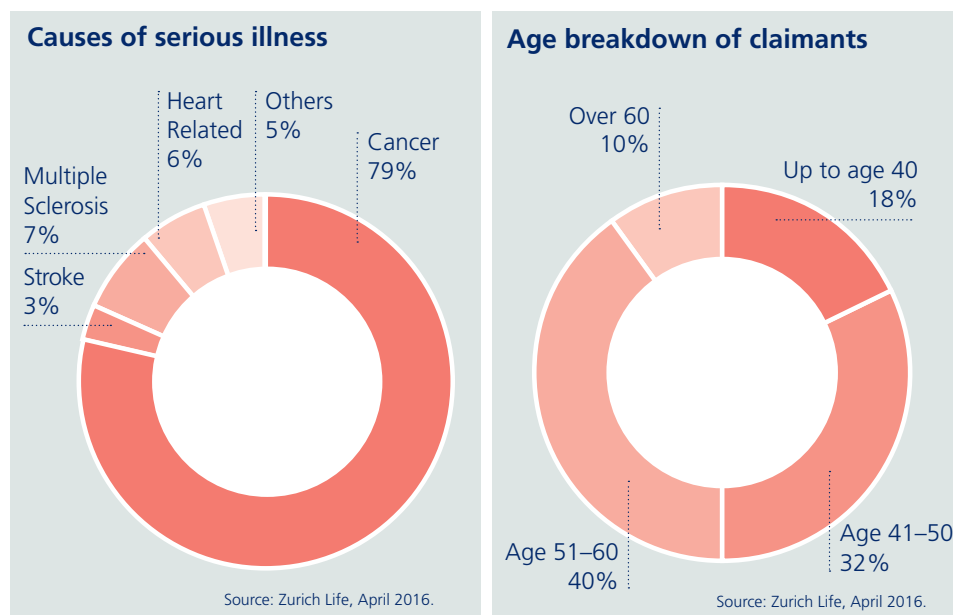
Serious Illness Cover pays a lump sum benefit to you if you are diagnosed (and meet our claims criteria) with a specified serious illness.

In 2015, Zurich Life paid out over €17 million in Serious Illness claims to our customers.

## 2015 Serious Illness Claims - Males



## 2015 Serious Illness Claims - Females



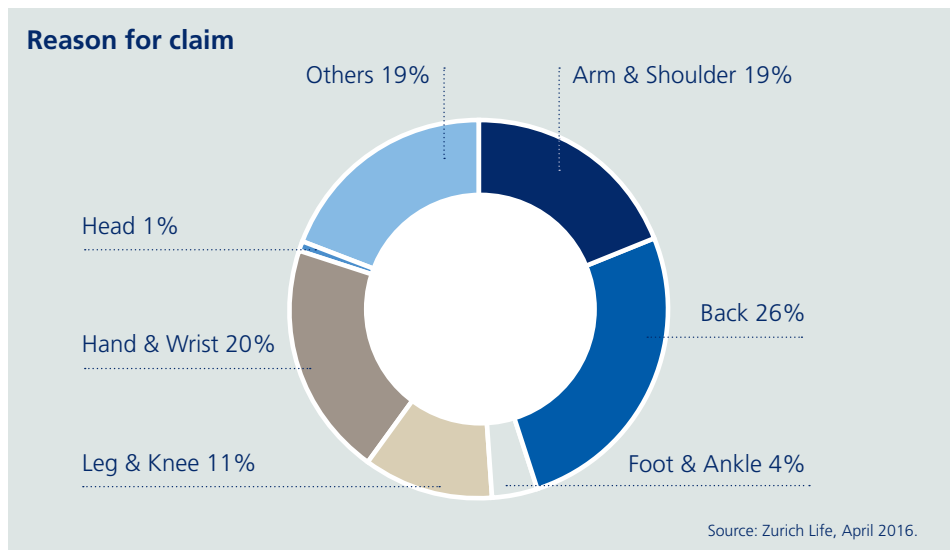
- Heart related illnesses account for 24% of male claims with Zurich Life yet for females, it's only 6%.
- At Zurich Life, cancer accounts for 71% of all Serious Illness claims.

# Personal Accident Cover Claims - 2015

If you are self-employed, an accident could very quickly impact on your earnings.

Personal Accident Cover from Zurich Life is designed to help you by paying a weekly benefit should you be unable to work in your current job due to an accident. In 2014, Zurich Life paid out an average of almost €2,250 to customers that had suffered an accident and had been unable to work.

## 2015 Personal Accident claims



## Personal Accident Cover Claims 2015

Sex	Occupation	Reason for Personal Accident Claim	Amount Paid
F	Civil Engineer	Neck Injury	€3,770
M	Farmer	Broken Hip and Dislocated Shoulder	€1,414
F	General Operative	Road Traffic Accident	€3,828
M	Staff Nurse	Back Injury	€4,968
F	Company Director	Back and leg injury	€1,713
M	Baker	Acute disc prolapse	€2,211
F	Nurse	Dislocated elbow	€2,914
M	Electrician	Leg Injury	€687
F	Farmer/Housewife	Fractured bone in foot	€1,676

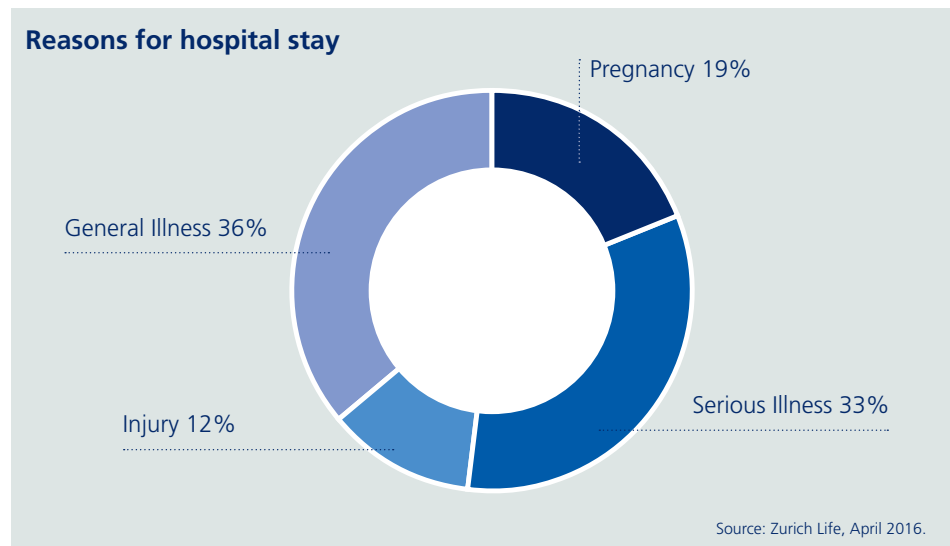
Source: Zurich Life, April 2016.

- Males accounted for 79% of all Personal Accident claims with Zurich Life.

# Hospital Cash Cover Claims - 2015

With Hospital Cash Cover, if you are admitted to hospital in Ireland as an in-patient for more than three days, we will pay you the amount of benefit you have multiplied by the number of full days you are in hospital.

## 2015 Hospital Cash Cover Claims



## Hospital Cash Cover Claims 2015

Reason for Hospital Cash Cover claims	Amount paid
Broken bones	€800
Gall stones	€840
Right Total Hip Replacement	€350
Acute appendicitis	€500
Kidney Stones	€500
Pneumonia	€210
Rectal Cancer	€350
Antral Gastritis	€1,040

Source: Zurich Life, April 2016.

- In 2015, Zurich Life paid out an average of approximately €950 to help customers through their stay in hospital.
- Pregnancy related hospital stays accounted for 19% of Zurich Life payouts.

“A stay in hospital can be a daunting experience. Sometimes it is planned long in advance and you have time to prepare financially for the stay; at other times it is more immediate.”

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